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INFORMATION DISCLOSURE CITATION

Applicant No. 08521.0005		Appln. No. 09/492,133
Robert POLIN		
Filing Date	January 27, 2000	
		Group: 2166

U.S. PATENT DOCUMENTS

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FOREIGN PATENT DOCUMENTS

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

an Understanding the ACH Network, Electronic Payments Review and Buyer's Guide, 2003, pages 10-21.

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Examiner Mark A. Johnson Date Considered 1/13/03

*Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.